

Signed: February 21, 2014

SO ORDERED

A handwritten signature in cursive script, reading "Paul Mannes".

PAUL MANNES
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Greenbelt**

In Re:

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JANET FERNANDEZ

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Case No. 13-30180PM

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Chapter 13

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Debtor(s)

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SECOND MEMORANDUM TO DEBTOR

The Debtor commenced this case by the filing of a voluntary petition on December 2, 2013, and was given until December 16, 2013, to file all missing documents. On December 20, 2013, the court entered an Order to Show Cause Why Case Should Not Be Dismissed for Failure to Complete Required Filings, requiring the Debtor to show cause in a writing filed with the Clerk by January 3, 2014, why this case should not be dismissed for failure to complete required filings. On January 9, 2014, this court issued a Memorandum to Debtor advising of all missing documents and giving the Debtor until January 17, 2014, to comply. To date, the Debtor has failed to respond or to correct the problems noted; accordingly, the Debtor is directed to file within **seven (7) days** of the entry of this Second Memorandum, the following:

- Chapter 13 Plan
- Certificate of Mailing Plan to all creditors
- Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income
- Schedules A B C D E F G H I J
- Statement of Financial Affairs
- Credit Counseling Certificate
- Summary of Schedules

**FAILURE TO COMPLY WITH THIS SECOND MEMORANDUM AND THE ORDER TO
SHOW CAUSE WILL RESULT IN THE DISMISSAL OF THIS CASE.**

cc: Janet Fernandez
7104 Nedwood Road
Derwood, MD 20855

Nancy Spencer Grigsby
4201 Mitchellville Road
Suite 401
Bowie, MD 20716

End of Memorandum